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HOMELESSNESS

Too Early to Tell What Kinds of Prevention Assistance Work Best

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Comptroller General
of the United States

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To the President of the Senate and the
Speaker of the House of Representatives

Section 423 of the Stewart B. McKinney Homeless Assistance Amendments Act (P.L. 100-628, Nov. 7, 1988) directed GAO to study and report on various programs to prevent homelessness implemented by the act's grantees with emphasis on program eligibility and limitations. The act also directed GAO to examine other homelessness prevention programs, including other federal, state, and local programs. In addition, the act's conference report instructed GAO to include as part of its study the New Jersey homelessness prevention program.

This report describes the variety of homelessness prevention programs implemented at state and local levels, many with federal funds. The report also includes a matter for congressional consideration dealing with the need to develop data for evaluations of homelessness prevention programs at the federal level.

Copies of this report are being sent today to interested congressional committees, the Secretary of Health and Human Services, the Secretary of Housing and Urban Development, the Director of the Federal Emergency Management Agency, and the Director of the Office of Management and Budget.

This work was performed under the direction of John M. Ols, Jr., Director of Housing and Community Development Issues, who may be contacted at (202) 275-5525. Other major contributors are listed in appendix III.

Charles A. Bowsher

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Comptroller General
of the United States

Executive Summary

Purpose

Although no reliable national data exist, estimates of the homeless population in the United States range from 250,000 to 3 million. An even greater number may be at risk of becoming homeless due to eviction and/or mortgage foreclosure.

The Stewart B. McKinney Homeless Assistance Amendments Act of 1988 directed GAO to study and report on the various efforts available to prevent people from becoming homeless. Six federal programs provide funds that could be used to supplement state and local homeless prevention efforts. While GAO recognizes the need for long-term solutions to the problem of homelessness, such as affordable housing, education, and job training, this report focuses on short-term assistance at the federal, state, and local levels aimed at helping people threatened with becoming homeless.

Background

The Senate Subcommittee on Housing and Urban Affairs, in its report on the McKinney Amendments Act, concluded that it is better and more cost-effective in the long-term to assist people before they become homeless, rather than pay for costly emergency services such as shelters, welfare hotels, and transitional housing. Subsequently, in passing the McKinney Amendments Act, the Congress placed additional emphasis on homelessness prevention activities. In general, homelessness prevention programs provide short-term financial assistance or counseling to people threatened with eviction or mortgage foreclosure.

Results in Brief

Although hundreds of state and local organizations provide homelessness prevention assistance, GAO could not determine the effectiveness of this assistance because few assistance providers have the resources available to collect the client follow-up data needed for such evaluations.

Prevention assistance usually takes the form of one–time rent, mortgage, or utility payments; and counseling. While at least six federal programs provide funds in support of these efforts, state and local organizations decide for themselves whether to use funds for homelessness prevention or other assistance, such as emergency food and shelter to those who are already homeless. Many organizations receiving federal funds have chosen to provide a mix of emergency and prevention assistance.

Even though many organizations provide homelessness prevention aid, the demand for such help is so great that some programs have run out of funds or have had to limit their assistance to individuals. Many assistance providers told GAO that the financial resources devoted to homelessness prevention consistently fall short of the demand.

State and local officials and homeless assistance providers told GAO that they believe prevention aid has kept people from becoming homeless. However, few assistance providers have evaluated what types of assistance are most effective, and most are not collecting the type of information necessary to make this determination. GAO believes that client follow-up data should be collected and that prevention efforts should be evaluated so that limited resources can be devoted to programs that prove the most effective.

Principal Findings

Keeping People in Their Homes Is the Goal of Many Assistance Programs

State and local governments and local homeless assistance providers have developed various programs to keep people from becoming homeless. Some programs provide financial assistance, such as payments for rent, security deposits, mortgages, and heating bills. Others provide services such as legal aid, landlord/tenant mediation, budget counseling, and referrals to other assistance programs. Many assistance providers believe that the case management approach is the most effective way to provide assistance to those at risk of homelessness. This approach includes assessing an individual's particular needs, providing a combination of financial and other assistance, and following up on that person's progress in maintaining his or her home.

Six federal programs are an important source of funds for many of these homelessness prevention activities. Three of these are administered by the Department of Health and Human Services (HHS); two by the Department of Housing and Urban Development (HUD); and one by the Federal Emergency Management Agency (FEMA). Together, these programs made available at least $320 million in fiscal year 1989 to state and local organizations.

Need for Prevention Assistance Is Greater Than Resources Available

Although programs throughout the country are giving aid to people at risk of homelessness, assistance providers have found that funds for these efforts are still insufficient. GAO's 1988 survey of the Federal Emergency Management Agency's homeless assistance providers showed that, on average, for every 100 requests for rent and mortgage assistance met, another 130 eligible requests had to be denied. Several programs that GAO reviewed have faced funding shortages. As a result, many requests for assistance could not be met.

Limited Evaluations Make It Difficult to Tell Which Programs Work Best

Of the 42 state and local prevention programs that GAO reviewed, only 8 had actually collected follow-up data on their clients and conducted evaluations. According to state and local program officials, even some of the evaluations that have been done used unreliable methodologies which made it difficult to make valid conclusions about their programs' effectiveness and the effectiveness of the prevention aid offered by the six federal programs. Several assistance providers who had not evaluated their programs cited insufficient resources as the reason for not doing so.

Matter for Congressional Consideration

GAO not only recognizes the continued need for emergency homelessness assistance but also believes prevention aid is a necessary component of federal, state, and local efforts to combat homelessness. In order to direct available resources to those programs that show the greatest potential for success, it is necessary to determine what kinds of homelessness prevention assistance are most effective. Given the limited amount of resources available to assistance providers, GAO believes that the Congress should consider requiring, and setting funds aside for providers to collect the data needed for evaluations of homelessness prevention activities. Decisions regarding the type of data needed to make such evaluations and the conduct of the evaluations could be coordinated through the Interagency Council on the Homeless.

Agency Comments

HHS, HUD, and FEMA officials and staff of the Interagency Council on the Homeless provided their comments on GAO's draft report. These officials generally agreed with the principal findings and conclusions and their comments have been incorporated throughout the report where appropriate. However, as requested, GAO did not obtain official comments on the draft report.

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Abbreviations

AFDC	Aid to Families With Dependent Children
EA	Emergency Assistance
EFS	Emergency Food and Shelter Program
EHP	Emergency Community Services Homeless Grant Program
ESG	Emergency Shelter Grant Program
FEMA	Federal Emergency Management Agency
GAO	General Accounting Office
HHS	Department of Health and Human Services
HOPE	Home Ownership Protective Effort
HUD	Department of Housing and Urban Development
LIHEAP	Low-Income Home Energy Assistance Program

Introduction

The United States' homeless population has been the subject of much concern. While there are no reliable estimates, this population is estimated to number anywhere from 250,000 to 3 million. Furthermore, an even greater number may be at risk of becoming homeless.[1] For example, according to one recent study,[2] as many as 14 million families are currently in danger of losing their homes because of evictions and/or mortgage foreclosures.

Recognizing the needs of this at-risk population and the benefits of assisting these people before they become homeless, the Congress placed additional emphasis on homelessness prevention activities when it passed the Stewart B. McKinney Homeless Assistance Amendments Act of 1988 (P.L. 100-628, Nov. 7, 1988). The McKinney Act (P.L. 100-77, July 22, 1987) and its amendments make up the first comprehensive homeless assistance law, creating a wide range of programs and benefits. The act's amendments also directed GAO to study and report on various programs aimed at preventing homelessness and to make recommendations, as appropriate, including recommendations on how to prevent homelessness as a result of mortgage foreclosures. In addition, the act's conference report instructed us to include the New Jersey homelessness prevention program as part of our study.

This report provides information about the various short-term homelessness prevention programs at the federal, state, and local levels that try to help people who are threatened with losing their homes.

A Segment of the Population Is at Risk of Becoming Homeless

While federal policy has shifted away from new construction toward reliance on the private market to provide affordable housing, the actual number of private units affordable to low income households has steadily declined during the 1980s by about 1 million units. Over this same period, the demand for affordable rental units increased by about 2 million households. In Colorado, for example, the number of very low-income households exceeded the number of low-rent units in 1985 by

[1]Throughout this chapter we have cited figures from studies on this topic that were available in the literature. However, we did not review any of these studies for methodological soundness.

[2]David C. Schwartz and John H. Glascock, Combating Homelessness: A Resource Book (New Brunswick, N.J.: The American Affordable Housing Institute, Rutgers, the State University of New Jersey, Aug. 1989).

125 percent, or 60,000 units, according to a report of the Colorado Governor's Task Force on the Homeless.[3]

With too few affordable units to house a growing number of lower income households, there is a greater likelihood that more people are at risk of becoming homeless. Households that could be evicted for nonpayment of rent or utilities, face foreclosure, pay an excessive portion of their income on housing, or are doubled up with others are particularly vulnerable.

For renters who live from paycheck to paycheck, for example, any financial crisis, such as a major medical expense or job loss, can mean eviction and ultimately homelessness. Because some significant portion of homeless families and individuals become homeless as a result of eviction, the number of evictions is one indicator of the number of people who are at risk of becoming homeless. In New Jersey, about 130,000 households received eviction notices in 1986 and thus were vulnerable to homelessness. In Los Angeles County alone, 83,000 residents received eviction notices in 1988, according to the Directing Attorney of the Legal Aid Eviction Defense Center in that city.

Similarly, any financial crisis that strikes homeowners who barely manage to make ends meet can lead to mortgage delinquency and, ultimately, foreclosure. Some of these homeowners have little or no equity in their homes and might not have sufficient resources to move into rental housing. For example, in the Denver metropolitan area, where the economy and real estate market have recently been depressed, over 11,000 foreclosures were filed in 1986. According to several officials in the state, a portion of these homeowners are vulnerable because they cannot afford to rent apartments or other houses.

In addition, low- and moderate-income households that pay a disproportionate amount of their incomes on mortgage or rent are also susceptible to homelessness. By further taxing their already stretched resources, heavy rent burdens increase lower income households' chances of rent delinquency and eventual eviction. According to a 1989 joint study by the Center on Budget and Policy Priorities and the Low-Income Housing

[3]The Colorado Approach: Shared Accountability (Denver, Co.: The Governor's Task Force on the Homeless, Jan. 1989).

information Service[4] ("the Joint Study"), in 1985 almost 6 million renters throughout the country who had incomes below the poverty line spent at least 30 percent of their incomes on housing costs (rent and utilities), and more than 3 million poor renters spent at least 70 percent on housing costs.

Disproportionately high mortgage payments can also strain the financial resources of lower income households and lead to foreclosure. According to the Joint Study, nearly 2 million poor homeowners spent at least half their income on housing costs in 1985, and more than 1 million spent 70 percent of their income on these costs.

Finally, several studies cite large numbers of doubled-up households, which are at risk of becoming homeless. When families double up or share housing, they often do so illegally, putting themselves at risk of being evicted by a landlord or thrown out by the primary household. The doubled-up arrangement also frequently causes increased stress among the household members, making it more likely that some of them will be asked to vacate. For example, two separate studies reported that over 100,000 households in New York City were estimated to be doubled up in 1987 and thus at risk of becoming homeless.[5] A Drake University study found that in Iowa more than 37,000 people were considered near-homeless in 1988, of which about 10,000 were doubled up.[6]

Characteristics of Homelessness Prevention Programs

Homelessness prevention programs, as we define them, typically provide short-term financial assistance or counseling to people threatened with eviction or foreclosure. Such assistance usually focuses on functional individuals and families—those at risk of becoming homeless because of some personal or financial crisis (i.e., job loss or sudden medical expense) but should be able to maintain their housing situation with the help of some short-term aid. Because these individuals and/or families often live on the edge financially, a major unexpected expense could

[4]Paul A. Leonard, Cushing N. Dolbeare, and Edward B. Lazere, A Place to Call Home: The Crisis in Housing for the Poor (Washington, D.C.: Center on Budget and Policy Priorities and Low Income Housing Information Service, Apr. 1989).

[5]Stemming the Tide of Displacement: Housing Policies for Preventing Homelessness (New York, N.Y.: Coalition for the Homeless, Community Action for Legal Services, and New York Lawyers for the Public Interest, Sept. 1986), and Annual Report 1986-1987 (New York, N.Y.: Community Service Society, no date).

[6]A Research Project Pertaining to the Problem of Homeless Children and Children of Homeless Families in Iowa, for the Iowa Department of Education (Des Moines, IA.: Drake University, Sept. 30, 1988).

cause them to lose their homes if they cannot obtain help. Prevention programs are intended to help them through difficult times until they can resume making rent or mortgage payments on their own.

Some homeless providers consider such an approach to be both less expensive and humane. If allowed to become homeless, these individuals and/or families would not only need shelter assistance and help in finding and paying for more permanent housing, but they also would probably need a host of additional social services to treat other financial, medical, and emotional troubles that can accompany homelessness. The Senate Committee Report on the Stewart B. McKinney Homeless Assistance Amendments Act of 1988 concluded that it is more cost-effective and certainly less disruptive to assist people before they become homeless than to serve their needs after they become homeless. In addition, some homeless assistance providers have indicated that even in the worst case, in which rent assistance merely postpones an eviction by a single month, such assistance may be less costly than providing 1 month's emergency shelter.

Programs Target Functional Households and Provide Temporary Aid

Prevention programs are primarily targeted to assist at-risk functional individuals and families through short-term rent assistance, landlord-tenant mediation, or budget counseling. The programs are not intended to help everyone threatened with homelessness. For example, these programs are not intended for the mentally ill or substance abusers who are at risk because their problems go beyond a short-term financial crisis. These people require much more in the way of support services, including long-term professional help and drug abuse treatment.

In addition to targeting a specific population, homelessness prevention programs as discussed in this report provide only temporary assistance. In contrast, programs that provide indefinite rent subsidies, welfare payments, or long-term assistance, such as food stamps, job training, or education, are usually not considered homelessness prevention programs. Although they may have a direct or indirect link to preventing homelessness, these long-term efforts are more typically considered poverty alleviation programs. Similarly, new construction programs for low-income housing or programs to make existing housing more affordable involve long-term housing strategies, rather than the short-term assistance usually associated with homelessness prevention programs.

Objectives, Scope, and Methodology

Section 423 of the Stewart B. McKinney Homeless Assistance Amendments Act (P.L. 100-628, Nov. 7, 1988) directed GAO to study and report on various programs to prevent homelessness implemented by the act's grantees with emphasis on program eligibility and limitations. The act also directed GAO to examine other homelessness prevention programs, including other federal, state, and local programs and to make recommendations, as appropriate, including recommendations on how to prevent homelessness as a result of mortgage foreclosures. In addition, the act's conference report instructed us to include the New Jersey homelessness prevention program as part of our study.

In subsequent meetings with the Subcommittee on Housing and Urban Affairs; Senate Committee on Banking, Housing and Urban Affairs; and the Subcommittee on Housing and Community Development; House Committee on Banking, Finance and Urban Affairs; we agreed to employ the following definition of homelessness prevention programs: any short-term assistance designed to help people threatened with eviction or foreclosure to stay in their current homes or move into other permanent housing. We further agreed that our report would describe the primary features of selected homelessness prevention programs funded by federal, state, local, and private agencies in 10 states.

We met with headquarters program officials to determine the extent to which federal programs support homelessness prevention activities and to identify requirements or restrictions they impose. Specifically, we interviewed officials of the Federal Emergency Management Agency (FEMA) about its Emergency Food and Shelter (EFS) program; Department of Housing and Urban Development (HUD) officials regarding the Emergency Shelter Grant (ESG) and Housing Counseling programs; and Department of Health and Human Services (HHS) officials regarding the Emergency Community Services Homeless Grant Program (EHP), and Emergency Assistance (EA). In addition, we reviewed the Low-Income Home Energy Assistance Program (LIHEAP) because the program contains a crisis intervention component for emergency energy assistance that has been used to help people at risk of becoming homeless.

Although we attempted to identify and present information on all major federal sources of funds for prevention activities, others do exist. For example, it is likely that HHS' Community Services Block Grant Program funds are used for prevention activities, but program data are difficult to obtain because block grants are decentralized and there are few reporting requirements.

National data on ESG grantees and prevention activities were not available from HUD headquarters nor was such information available from HHS regarding its EHP program. Thus, we contacted HUD regional officials to determine the extent to which grantees planned to use fiscal year 1989 ESG funds for prevention activities and made follow-up contacts with individual grantees when information was incomplete. We also conducted a telephone survey of state officials in July 1989 to determine which states were planning to use fiscal year 1989 EHP funds for prevention, according to the funding applications they had received. As for HHS' EA program, the department provided us with information on which states used EA funds for homelessness prevention assistance in fiscal year 1989 but was not able to identify the amount of funds spent because it does not require states to provide such data.

Because detailed information on prevention activities was limited at the national level, we selected 42 state, local, and nonprofit programs in 10 states to study in depth. These states, and the number of programs we visited in each, are listed in table 1.1.

Table 1.1: States and Numbers of Prevention Programs Reviewed

State	Number of programs reviewed
California	7
Colorado	6
Connecticut	2
Georgia	5
Iowa	3
Maryland	4
New Jersey	1
New York	4
Pennsylvania	4
Washington	6
Total	**42**

We selected these states on the basis of (1) states' responses to our inquiry that indicated they had state or local homelessness prevention programs, (2) our follow-up efforts regarding these programs, and (3) an attempt to achieve reasonable geographic coverage in our study. In addition, we included the New Jersey Homelessness Prevention Program because we were requested to examine this program.

For each of the 10 states, we solicited information from federal agency officials, state coordinators for homeless programs, and local service

providers about major homelessness prevention activities. On the basis of their responses, we selected 42 programs to visit and collect detailed program information. To supplement information regarding program assistance to eligible individuals, we relied on data that we obtained through a nationwide mail survey of fiscal year 1987 EFS grant recipients.[7]

Because of time constraints and the large number of programs reviewed, we did not assess the reliability of data provided by federal, state, or local program officials. Similarly, we did not assess the internal controls of the programs that we reviewed.

We conducted our review from January to December 1989 and performed our work in accordance with generally accepted government auditing standards.

[7]We conducted this survey as part of a previous GAO review. See Homelessness: HUD's and FEMA's Progress in Implementing the McKinney Act (GAO/RCED-89-50).

Federal Funds Supplement State and Local Homelessness Prevention Efforts

State and local governments and nonprofit organizations throughout the country provide aid to those at risk of being evicted from their homes or losing their homes through mortgage foreclosure. These efforts are supported by funds from six federal programs which made available at least $320 million in fiscal year 1989.

Homelessness prevention aid usually takes the form of emergency financial aid, including rent payments; counseling and referrals to other assistance sources; landlord/tenant mediation; and legal aid. The most effective way of preventing homelessness, according to many assistance providers we talked with, is by combining these services in a case management approach. Although this approach is generally more expensive than providing only one type of aid, assistance providers believe it allows them to deal with the variety of problems faced by people at risk of becoming homeless.

Six Federal Programs Provide Funds to Supplement State and Local Prevention Efforts

In fiscal year 1989, six federal programs made available at least $320 million to states, local governments, charitable organizations, and community action agencies that could be used for homelessness prevention activities. Under guidelines for these programs, assistance providers can decide for themselves whether to provide prevention assistance, emergency aid, other assistance, or a combination of types. Table 2.1 shows the funds that could be used for homelessness prevention for the programs that we identified. (See app. I for more detailed descriptions of the six federal programs.)

Table 2.1: Fiscal Year 1989 Federal Funds That Could Be Used for Homelessness Prevention

Dollars in millions

Program	Department/ agency	Amount
Emergency Food and Shelter	FEMA	$126.0
Emergency Assistance	HHS	[a]
Low-Income Home Energy Assistance Program-Energy Crisis Intervention Component	HHS	177.3[b]
Emergency Shelter Grant	HUD	9.3
Emergency Community Services Homeless Grant Program	HHS	4.7
Housing Counseling	HUD	3.5
Total		**$320.8**

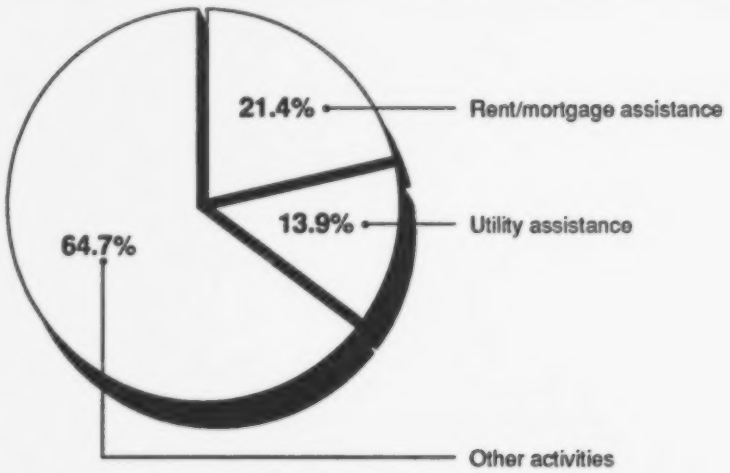
[a]Total amount of EA funds spent for homelessness prevention are not available because states are not required to provide such data to HHS.

[b]According to an HHS program official, most of these funds are fiscal year 1989 federal LIHEAP funds; however, a small portion may be LIHEAP funds carried over from fiscal year 1988 or state funds provided through oil overcharges.

More Than One-Third of All of FEMA's EFS Funds Are Used for Homelessness Prevention

The Congress appropriated $126 million in fiscal year 1989 for FEMA's EFS program. About $44 million of this was allocated for emergency rent, mortgage, and utility payments by more than 3,000 state and local EFS grant recipients. The rest was used to support emergency food and shelter assistance to the homeless. EFS funds are distributed to state and local boards that make allocations to assistance providers. Figure 2.1 shows the uses of EFS funds for homelessness assistance in fiscal year 1989.

Figure 2.1: Uses of EFS Funds in Fiscal Year 1989



Note: The total EFS appropriation for fiscal year 1989 is $126 million.

Some States Use HHS' EA Program for Homelessness Prevention, But Totals Are Difficult to Determine

Thirteen states have reported to HHS that they used their EA programs to provide homelessness prevention assistance. However, we were unable to determine the amount of EA funds used for various prevention activities because the states are not required to provide such data to HHS. Funds are given to states by HHS on a matching basis for documented expenses, but actual services and assistance are provided by either state or local government agencies. Thirty states and territories have EA programs, and according to an HHS official they spent about $142 million in federal funds during fiscal year 1989 for various emergency services, including homelessness prevention.

States that we reviewed differed in their use of EA funds for homelessness prevention. Maryland's program, for instance, provides a maximum of $250 per year to each client who has an eviction notice, while New Jersey's program will provide up to 3 months in back rent and other aid to eligible families. Pennsylvania's EA program will give up to $750 annually to each family to prevent eviction.

HHS' LIHEAP Provides Emergency Energy Assistance

LIHEAP has a crisis intervention component that provided about $177 million in 1989 to local service providers for emergency energy assistance to needy people. HHS allocates funds to states, which then distribute them to state and local government agencies and nonprofit

service providers. According to many state and local officials we talked to, LIHEAP emergency aid is an important source of funds to help people who may become homeless because they cannot pay their heating bills or cannot afford to have repairs made to their heating systems.

Under the program, states set up their own emergency programs and can provide benefit levels they deem suitable for their circumstances, subject to federal approval. Estimated average crisis benefits ranged from $64 in Florida to $414 in Michigan for fiscal year 1987.

A Portion of HUD's ESG Funds Were Planned to Be Used for Homelessness Prevention

State and local governments receiving HUD's ESG funds could use up to 20 percent of the fiscal year 1989 $46.5 million appropriation, or $9.3 million for essential services. Beginning in fiscal year 1989, homelessness prevention activities were included as essential services. These funds are allocated to states and local governments according to block grant formulas. Actual services are performed by state and local governments and nonprofit agencies. For the first year, grantees had planned to use $1.1 million of the $9.3 million available for homelessness prevention. This relatively small portion of funds allocated to prevention may be due to the lack of additional funds appropriated for the program and the newness of homelessness prevention as an eligible use. Figure 2.2 shows total ESG program funding and the portions available for essential services and the amount planned to be used for homelessness prevention, as of August 1989.

Figure 2.2: Portions of Fiscal Year 1989 ESG Funds Available and Planned to Be Used for Homelessness Prevention

Community Action Agencies Will Use Some of HHS' EHP Funds for Prevention Assistance

Recipients of grants from the HHS' Emergency Community Services Homeless Grant Program (EHP) can use up to 25 percent of the $18.9 million appropriation for homelessness prevention beginning in fiscal year 1989. HHS distributes these funds to states, which then distribute them to local community action agencies. Although many states indicated they had approved grants from community action agencies for homelessness prevention, they will not know what portion of the funds would be used for this purpose until the funds are actually spent. Some of this information may be reported in state reports to HHS in March 1990.

HUD's Housing Counseling Program Supports Local Counseling Agencies

HUD's Housing Counseling Program provides more than $3 million annually to qualified agencies that counsel people about housing. In fiscal year 1989, a program official reported that 287 agencies received about $3 million in counseling grants, while another $450,000 was allocated to

the Home Ownership Protection Effort (HOPE) program, a mortgage foreclosure prevention program with operations in Colorado, Illinois, Kentucky, Ohio, Pennsylvania, and Texas. An additional $100,000 was used for training counselors involved in a new assistance program for senior citizens.

State and Local Assistance Takes Several Forms

State and local governments and nonprofit agencies provide a variety of services that are believed to prevent homelessness. The most frequently offered assistance indicated by the 42 programs that we reviewed were (1) emergency financial assistance; (2) counseling and referrals to other aid sources, such as public housing and food stamps; (3) landlord/tenant and other mediation; and (4) legal aid. The programs that we reviewed included a variety of eligibility rules, benefit levels, and limitations. (For a list of the 42 programs, see app. II.)

Emergency Financial Assistance Is the Most Frequently Offered Aid

Of the 42 programs we reviewed, officials from 33 programs said they provided one or more types of emergency financial aid, making it the most frequently offered type of homelessness prevention assistance. Emergency financial assistance is usually given to at-risk people to help them overcome emergencies, such as eviction, termination of heat and utility services, and mortgage foreclosure. At least one program—Maryland's Rental Assistance Program—provides short-term rent subsidies as a means to prevent eviction. Other programs give security deposits to help people move into new housing. Programs such as FEMA's Emergency Food and Shelter Program (EFS) and HHS' Low-Income Home Energy Assistance Program are among the biggest sources of federal funds for financial assistance.

The Philadelphia Urban Coalition is typical of the community-based programs that we reviewed that provide emergency rent and mortgage assistance to people at risk of homelessness. In fiscal year 1989 (as of April 1989), the Coalition received about $50,000 from the EFS program to provide rent and mortgage assistance to Philadelphia residents. Applications for assistance are taken by numerous community agencies and referred to the Coalition, which attempts to verify the need of the applicants with local landlords. According to a program official, on average, it takes about $400 to $450 to prevent an eviction and about $700 to prevent a foreclosure. Consistent with EFS program rules, the Coalition limits the amount of aid to 1-month's rent or mortgage payment. From December 1988 to April 1989, the Coalition provided rent and mortgage aid to 90 families.

Among the state-funded homelessness prevention programs that we reviewed, New Jersey's is one of the largest in terms of financial assistance provided. The New Jersey Homelessness Prevention Program has distributed $14 million in state appropriations since its creation in 1984. The money is used to pay back rent, mortgage payments, and security deposits to people experiencing emergencies. The program also refers households to housing voucher programs and arranges legal aid for people facing eviction or foreclosure. For renters, the program provides up to 6 months of rent; for homeowners, it provides no-interest loans repayable in 5 years. According to state officials, the program is targeted to "the working poor" who have temporary setbacks that make them unable to meet their housing expenses. The average amount of financial assistance provided to renter household was $1,090 from July 1986 to June 1987, while assistance to homeowners averaged $2,803 during the same period. The program has served an estimated 11,800 households since it began.

In addition to its homelessness prevention program, New Jersey provides prevention aid through its Emergency Assistance program. This effort is targeted to families eligible for Aid to Families With Dependent Children (AFDC) and provides back rent, security deposits, and other aid needed to help families experiencing a crisis. In 1988 New Jersey's federal and state EA expenditures were about $46 million, of which about 30 percent was used for homelessness prevention activities.

We found that programs providing financial assistance to help the near-homeless have different benefit levels. For example, Pennsylvania's Housing Assistance Program limits emergency assistance to $750 per household each year; the average benefit paid was about $336 from October 1987 to June 1988. The general relief program in Polk County, Iowa, provides predominately utility assistance and limits its aid to $500 annually for each recipient; the average grant for utility assistance was $218 in 1988.

Counseling and Referral Identify Aid Needed for At-Risk People

At least 32 of the 42 programs that we reviewed provided counseling and/or referral assistance. Counseling is given to help tenants improve their housing and economic situations in such areas as budgeting and housing responsibilities. Referrals help people by identifying other assistance needed to help them through their particular emergency.

The Dekalb/Fulton Housing Counseling Center in Atlanta, Georgia, is one of the programs offering counseling services. With funds from private, federal, state, and local government sources, the center provides housing counseling services, including budget management, pre-purchase counseling, and mortgage counseling. Eden Council for Hope and Opportunity in Hayward, California, is another program that offers counseling to people at risk of losing their homes, as well as providing financial assistance.

Most programs that we reviewed provided referral services to their clients along with other assistance. For example, Prairiefire, based in Des Moines, Iowa, provides advice and referral services through a telephone hotline. The hotline, funded with private contributions, was started in 1982 during a downturn in the midwestern farm economy.

Mediation Services Are Aimed at Landlord/Tenant Disputes

In some cases disputes between tenants and their landlords can be settled through mediation without resorting to legal actions. Mediation can thus be helpful for deterring a landlord from evicting a tenant and can also keep a bank from foreclosing on a homeowner. Officials from 26 of the 42 prevention programs that we reviewed said they provided landlord/tenant or other mediation assistance.

The Westchester County Eviction Prevention Project in New York, for example, provides mediation services in four cities of the county. With about $150,000 in funds during 1988-89, this program places caseworkers in local housing courts to identify people threatened with losing their homes. The caseworkers attempt to mediate landlord/tenant disputes and also refer people to other sources of aid. According to data provided by the program, evictions were prevented in 165 of the 324 cases it worked on from February through December 1988.

The state of Connecticut created a similar program in three cities as a demonstration project in February 1989. In New Haven, the program uses law school students and professional caseworkers to mediate landlord/tenant disputes. Although the primary goal of caseworkers and law students is to settle differences without having to spend funds, the program also has a rent bank that provides up to $1,000 for back rent payments.

Legal Aid Helps Fight Evictions

Tenants faced with evictions often need legal representation to help them prepare and present their cases. Legal aid can also help tenants obtain necessary apartment repairs and gain access to other forms of assistance. Of the 42 programs that we reviewed, at least 8 provided legal assistance.

For example, the Family Anti-Eviction Project in New York City provides legal assistance to tenants faced with eviction in a very tight housing market. Working out of an office in the city's housing court, attorneys from the Legal Aid Society receive referrals of at-risk people and provide legal representation for them. The attorneys also see that their clients get access to other types of assistance. According to program officials, during its first 18 months of operation, the initiative helped 55 families that had been evicted or illegally locked out to regain their homes. The program also prevented eviction in 149 other cases. The Family Anti-Eviction Project began as a pilot program in Brooklyn, New York, in April 1987. According to a program official, the New York City government plans to expand it to cover the entire city. Based on the program's first year, the average expenditure per case was about $1,000, and a New York City Bar Association report estimated the city has saved federal, state, and city governments more than $4.4 million in emergency shelter costs.

In California, the Legal Aid Eviction Defense Center of Los Angeles also provides legal assistance to people threatened with eviction. Staff attorneys help prepare answers to eviction notices and represent clients in court. According to a program official, Center attorneys see about 7,500 clients each year and represent 10 percent to 15 percent of these in court.

Case Management Appears to Be the Preferred Approach

The case management approach, according to some assistance providers, is the most effective method for preventing homelessness. Rather than provide just financial assistance or a quick referral without follow-up, case management involves caseworkers who provide several types of aid. These caseworkers identify their clients' needs, help them obtain assistance, and then follow up to determine whether their clients are still in housing. Some assistance providers that we visited said they perform case management services, while others said they had insufficient resources to do so.

The Dekalb Economic Opportunity Authority in Atlanta, Georgia, for example, uses the case management approach for individuals at risk of

losing their homes. The authority is a multiservice community action agency receiving funds from several federal homelessness prevention programs and other sources. It provides rent, mortgage, and utility assistance in addition to referral and counseling services to needy people. Follow-up services are also provided to help assure that aid recipients are moving to self-sufficiency in meeting their rent, mortgage, and utility payments.

In Maryland, the Housing Counselor Program will provide case management services for AFDC clients. Planned by the state as a demonstration project, the program will target AFDC recipients who are in danger of losing their housing. Caseworkers will provide such services as budget counseling, landlord/tenant mediation, locating apartments, and referrals to other sources of aid in an attempt to keep their clients from losing their homes or to find more suitable housing for them.

In addition, three mortgage foreclosure prevention programs that we reviewed were heavily involved in providing case management services to their clients. In these programs, aid is often given in the form of low-cost loans that clients are required to repay over several years. Caseworkers work with their clients to make sure that they have sufficient resources to make their house payments and meet their other living expenses. An example of this kind of effort is the HOPE program. Started in 1981 in western Pennsylvania, the program has expanded to several other states that experienced economic downturns that threatened homeowners. It provides counseling, low-interest loans, and a food bank. HOPE operates with funds from lending institutions, grants from HUD's Housing Counseling Program, and private contributions.

Conclusion

Although government and nonprofit agencies throughout the country continue to assist the homeless on an emergency basis, many of them also provide short-term homelessness prevention assistance. The types of aid they provide are similar, but the programs have different limitations and benefit levels to meet local needs. Most assistance providers that we talked to agreed that case management is more effective than providing only one type of aid because it allows caseworkers to deal with the range of problems faced by people threatened with homelessness over a longer period of time. Federal funds from six programs are an important source of funds for these efforts.

Demand for Prevention Assistance Is Great but More Evaluations Are Needed to Determine What Works Best

Even though organizations throughout the country provide assistance to people at risk of homelessness, many assistance providers that we interviewed said they did not have enough funds to serve all those in need. In addition, in our 1988 national survey of all Emergency Food and Shelter program (EFS) service providers, we found that eligible requests for rent and mortgage payments were more than twice the number that could be met.

State and local officials and homeless assistance providers believe that prevention aid has kept people from becoming homeless. Still, only 8 of the 42 assistance providers that we reviewed had actually followed up on their clients and conducted evaluations to determine if the assistance had prevented them from losing their homes.

Demand for Prevention Assistance Is Greater Than Available Resources

Many assistance providers told us they have insufficient financial resources for homelessness prevention and have had to turn away eligible applicants. Our 1988 survey showed that assistance providers receiving EFS funds could not meet many requests from eligible people for utility and rental/mortgage assistance in January 1988. On average, for every 100 requests for utilities assistance met in January, about 24 requests had to be turned away. Providers of rent and mortgage assistance said they turned away or referred elsewhere 130 requests for every 100 they were able to meet. Regarding overall demand for assistance, about 70 percent of the assistance providers reported that the overall demand for services increased from January 1987 to January 1988.[1]

New Jersey's prevention program, according to state officials, has suffered from insufficient funds since its creation in 1984. Although the program has distributed about $14 million since it began, officials told us that they have had to close their offices before the end of several fiscal years due to lack of funds. They were unable to satisfy additional requests for aid until more funds were made available in the next year.

Other program officials made similar points about generally insufficient resources compared with the demands for assistance.

- In Pennsylvania, program officials told us they limited the amount of assistance given to individuals because of resource constraints, even

[1]Point estimates and sampling errors for these survey results are contained in our report, Homelessness: HUD's and FEMA's Progress in Implementing the McKinney Act (GAO/RCED-89-50).

though the officials conceded that in some cases the limited aid will not prevent evictions.

- The Family Anti-Eviction Program in Brooklyn, New York, provided 510 families with legal representation over an 18-month period. However, a program official told us that experience has shown that the number of people represented could easily be doubled if additional funds were available.
- In Maryland, local officials told us the state's rental assistance program funds allocated for 1989 and 1990 had already been committed and no additional applications were being accepted because the demand for assistance was much greater than the resources available.
- In Georgia, officials from four community action programs that provide homelessness prevention assistance said running out of funds has been a problem, and they could spend more if it were available. One of the Georgia agencies reported it provided about $45,000 in rent and mortgage assistance and had to turn away another $320,000 in requests.

Some Assistance Providers Said Prevention Aid Is Effective, but More Evaluations Are Needed to Determine What Works Best

Although few evaluations have been conducted and little data have been collected, some prevention assistance providers told us they believe the aid has been effective in keeping people from losing their homes. In only 8 of the 42 programs that we reviewed, officials had actually followed up on their clients' progress and evaluated their programs' effectiveness. Many officials agreed that more program evaluations are needed to help determine the kinds of assistance that prove most effective.

Most program officials only provided us evidence of effectiveness that was not supported by data from follow-up or evaluation. Some assistance providers in Georgia, for example, told us their programs were effective because caseworkers spent time to determine their clients' ability to return to self-sufficiency before approving emergency aid, but these assistance providers did not compile data about what happened to their clients after one year. Personnel in Philadelphia and Westchester County (New York) expressed satisfaction with their ability to reach agreements with landlords not to evict their clients after aid was provided. Again, however, program officials did not followup to determine their clients' status a year later. Other assistance providers in New York City, New Jersey, and Pennsylvania indicated their efforts were successful and cost-effective because they kept families out of expensive shelters for 1 or 2 months. For example, officials of New York City's Family Anti-Eviction Project determined that their efforts have saved the city $35,000 per family in emergency shelter costs for each eviction that they prevented.

Evaluations that have been done generally showed that aid recipients had been prevented from becoming homeless over a longer period of time. However, according to program officials, the methodologies used for some of these studies were not reliable, making it difficult to make valid conclusions about their programs' effectiveness. The following studies are examples of these.

- Pennsylvania's Housing Assistance Program requires administering counties to monitor aid recipients for 1 year. The program has reported that 81 percent of its clients were in the same housing a year later, but the results only covered clients that could be reached, and each county did its follow-up differently.
- The New Jersey Prevention Program's 1987 study showed that 72 percent of assisted households were either still in place and current with their rents or had left in good standing. However, the study was based on a sample that was not scientifically selected, and the results could not be generalized to different categories of aid recipients.
- An evaluation of Connecticut's Security Deposit Program showed a success rate of 60 percent in keeping people in their homes. Although a program official was confident in the study's results, she stated the evaluation's methodology was not scientific. Nonresponding clients were assumed to have remained in their housing.

In mortgage foreclosure prevention programs that we reviewed, follow-up with clients appeared to be standard practice. In these programs, aid is given in low-interest loans; in addition, the programs provide case management to clients to make sure their housing situations are stabilized. The Home Ownership Protective Effort in Pennsylvania, for example, has reported a foreclosure rate of less than 3 percent for families that have completed the program or were currently active participants. Although some people who were helped by mortgage foreclosure prevention assistance may have become homeless without such aid, program officials told us that this population is generally better off financially and is at less risk of becoming homeless than renters.

Many officials generally believe, and we agree, that evaluations are needed for all types of homelessness prevention activities to help determine what works best. However, several also said that insufficient financial and staff resources have prevented them from doing so.

Matter for Congressional Consideration

We recognize the continued need for emergency homelessness assistance, but we also believe prevention aid is a necessary component of federal, state, and local efforts to combat homelessness. In order to direct limited resources to those programs that show the greatest potential for success, it is necessary to determine what kinds of homelessness prevention assistance are most effective. Because of the limited amount of resources available to assistance providers, we believe that the Congress should consider requiring and setting funds aside for providers to collect the data needed to evaluate homelessness prevention activities. Decisions regarding the type of data needed to make such evaluations and the conduct of the evaluations could be coordinated through the Interagency Council on the Homeless.

Agency Comments

HHS, HUD, and FEMA officials and staff of the Interagency Council on the Homeless provided comments on our draft report. The officials generally agreed with our principal findings and conclusions, and their comments have been incorporated throughout the report where appropriate. However, as requested, we did not obtain official comments on the report.

Descriptions of Federal Programs Providing Homelessness Prevention Assistance

This appendix describes several federal programs that provide funds for homelessness prevention activities around the country. None of these programs provide direct services or cash assistance to near-homeless people; rather, the programs allocate funds to state and local organizations that actually provide the assistance.

HHS' Low-Income Home Energy Assistance Program (LIHEAP) — Energy Crisis Intervention

Type of program. The LIHEAP block grant, administered by HHS, was established in 1981 to help eligible households meet home energy costs. State/territory allocations are based on a formula that takes into account the percentage of home energy costs borne by low-income households in the state relative to the low-income households nationwide.[1]

The LIHEAP-energy crisis intervention component is an emergency energy assistance program for households in imminent danger of being without home energy. The statute requires that benefits be provided within 18 hours in life-threatening situations. Forty-nine states chose to participate in the program in fiscal year 1989, serving close to 1 million households.

Assistance allowed. The LIHEAP energy crisis intervention component allows the participating states to provide any type of crisis assistance as it relates to energy or energy-related costs. States provide various types of assistance, such as utility payments, wood for wood-burning stoves, heating and cooling system repairs, and security deposits to relocate individuals whose utilities cannot be repaired.

Assistance limitations. Assistance limitations for the LIHEAP-energy crisis intervention component are set by the states and territories.

Eligibility requirements. To be eligible for LIHEAP, the applicant must be in a household in which at least one person receives AFDC, Supplemental Security Income, Food Stamps, or certain other needs-tested veterans or survivors benefits. Alternatively, household income cannot exceed the greater of 150 percent of the poverty level or 60 percent of the state median income. States cannot set income eligibility standards below 110 percent of the federal poverty level.

[1] A relatively small amount of LIHEAP funds are available to Indian tribes. For example, tribal organizations received about .8 percent of the total LIHEAP allocation in fiscal year 1987.

Funding. HHS has estimated that the LIHEAP-Energy Crisis Intervention component will use approximately $177 million in fiscal year 1989. Although most of this is federally appropriated funds for fiscal year 1989, an HHS program official told us that small portions may be federal funds carried over from the previous fiscal year and/or funds received by states as part of oil price overcharge settlements.

HHS' Emergency Assistance Program (EA)

Type of program. The EA program, administered by HHS, was created in 1968 to provide temporary financial assistance and services to eligible families experiencing an emergency. EA is an optional program; as of June 1, 1989, 30 states and territories had chosen to participate. The federal government provides a 50- percent financial match to participating states and territories.

Assistance allowed. Participating states determine the type of assistance to be provided. Specific types of homelessness prevention assistance provided are usually cash payments to prevent evictions, foreclosures, and utility shut-offs.

Assistance limitations. Assistance can be provided for no more than 30 days in any 12-month period. States set their own assistance limitations consistent with national guidelines.

Eligibility requirements. HHS sets minimum eligibility rules for EA. EA provides assistance to households in which a needy child under the age of 21 is in residence. Additional eligibility rules are set by participating states and territories. For example, some states will not provide assistance unless they are assured that the aid will effectively resolve the crisis.

Funding. According to an HHS official, federal reimbursements for state EA expenditures amounted to about $142 million in fiscal year 1989. We could not determine the portion of this used for homelessness prevention because states are not required to report data in this way.

Other information. HHS reported that although 30 states and territories had EA programs as of June 1, 1989, only 13 had used it for homelessness prevention.

HUD's Housing Counseling Program

Type of program. The Housing Counseling Program, administered by HUD, provides funds to qualified agencies that counsel HUD-assisted homeowners and renters. Types of counseling offered include comprehensive housing counseling for prospective homebuyers or renters, and rent delinquency and mortgage default counseling for renters and homeowners in crisis.

Assistance allowed. Counseling is the only assistance allowed in this program. Help provided to clients covers money management, rental and purchase procedures, property care and maintenance, legal information, mediation, filing of financial assistance applications, and referrals to other community resources.

Assistance limitations. There are no assistance limitations.

Eligibility requirements. The Housing Counseling Program allows all HUD-assisted homeowners and renters to receive its counseling services. Applicants are screened by the counseling agency to determine the motivation for seeking counseling, financial status, family data, and the receptiveness of the applicant to counseling.

Funding. The program allocation was about $3.3 million for fiscal year 1989. About $2 million was granted to HUD-approved counseling agencies throughout the country. Another $1 million was used to fund the Home Ownership Protective Effort (HOPE), which has franchise counseling agencies in several states, and the remainder was awarded as discretionary grants to projects in several states.

HHS' Emergency Community Services Homeless Grant Program (EHP)

Type of program. EHP, administered by HHS, was created in 1987 to provide some federal antipoverty funds directly to the homeless through a network of community action agencies. Grants are awarded to states according to the Community Services Block Grant formula. Under the Stewart B. McKinney Homeless Assistance Amendments Act of 1988, EHP funds may now be used for homelessness prevention activities.

Assistance allowed. HHS officials told us they give states flexibility in determining what kinds of prevention assistance to provide; no types of assistance are specifically prohibited.

Assistance limitations. There are no assistance limitations at the national level. However, states and territories may impose their own limitations.

Eligibility requirements. EHP funds may be used for prevention assistance for individuals or families who have received a notice of foreclosure, eviction, or termination of utility services. The individual's need must be the result of a sudden reduction in income, and there must be a reasonable prospect that the individual can resume payments within a reasonable period of time.

Funding. Up to 25 percent of the program appropriations can be used for homelessness prevention. In addition, in fiscal year 1989 grant recipients were allowed to use their previous year's carryover funds for homelessness prevention activities. During our review, states could not tell us what portion of EHP funds would be spent for homelessness prevention activities.

Other information. Grantees must submit a program implementation report covering fiscal year 1989 funds to HHS' Office of Community Services by March 31, 1990.

HUD's Emergency Shelter Grants Program (ESG)

Type of program. ESG, administered by HUD, was established in 1987 to provide funds for various activities such as shelter renovation, operations, and social services. The McKinney Amendments Act of 1988 made homelessness prevention another allowable use of ESG funds.

In fiscal year 1989, grants were awarded directly to 379 states, cities, and communities using the Community Development Block Grant formula. Fifty-two grantees indicated they will use part of their ESG allocations for homelessness prevention activities.

Assistance allowed. Allowable activities under the program were broadly defined to give flexibility to states and localities in designing their prevention programs. HUD's guidance to grantees indicated that funds could be used for such things as short-term rent subsidies, utility bill arrearages, security deposits, mediation services, legal aid, and mortgage payments to prevent foreclosures.

Our survey of HUD regional offices indicated that ESG grantees planned to provide various services and financial assistance. In addition, some ESG grantees planned to pay for caseworkers or legal representatives.

Assistance limitations. Grantees and service providers can impose their own assistance limitations. According to our survey, some service providers indicated they would impose limits on the number of months a client may receive financial assistance.

Eligibility requirements. In order for applicants that have received eviction or utility termination notices to receive financial assistance, they must demonstrate that their inability to pay is due to a sudden reduction in income. The assistance must be necessary to avoid eviction or utility termination, and there must be a reasonable prospect that the family or individual will be able to resume payments within a reasonable period of time. Examples of locally established eligibility requirements are a person's eligibility for public assistance, a person being elderly or an AIDS victims, and families having low to moderate incomes.

Funding. Of the $46.5 million appropriated for ESG in fiscal year 1989, up to 20 percent (or $9.3 million) may be used for essential services including homelessness prevention activities. We found, however, that grantees planned to use only a small portion of ESG funds—about $1.1 million—for homelessness prevention activities.

Other information. ESG funds for homelessness prevention will be used by various organizations. Some appear to be involved exclusively in prevention programs or social service programs; others are shelters that also provide case management activities.

FEMA's Emergency Food and Shelter Program (EFS)

Type of program. EFS was established in 1983 to provide various types of emergency food and shelter assistance to needy individuals. In 1987 the program was incorporated into the McKinney Homeless Assistance Act. It is administered by FEMA, and funds are allocated by a National Board composed of representatives from major charitable and social service organizations. Grant amounts to states and cities are based on a formula that takes into account unemployment and poverty data. Local boards then allocate funds to private nonprofit and public service organizations based on local needs and priorities.

Assistance allowed. EFS provides funds for food, consumable supplies, minor shelter repairs, shelter operating expenses, and cash assistance to prevent evictions, foreclosures, and utility terminations. In fiscal year 1989, funding for rent and mortgage assistance was about 21 percent of total program funding, and funds allocated for utility assistance comprised about another 14 percent of the program budget.

Assistance limitations. National program guidelines include a payment limitation of 1 month's cost for rent, mortgage, and utility arrearage assistance. First 1 month's rent for a new apartment may only be paid if one month's rent assistance will not forestall an eviction. In addition, assistance will be provided to the client only once during a program funding period, which is typically 1 year. Furthermore, EFS funds cannot be used for security or utility deposits. Local grantees can impose additional limitations.

Eligibility requirements. As with assistance limitations, the National Board established eligibility requirements and local boards can add their own. National guidelines stipulate that an individual or family may only receive assistance when all of their other resources have been exhausted. In addition, if a client is to receive rent, mortgage, or utility assistance, he or she must provide proof of an impending eviction, foreclosure, or utility termination.

Funding. For fiscal year 1989, EFS distributed $126 million in grants to states, cities, and towns. About $26.9 million in EFS funds was budgeted for rent and mortgage assistance in fiscal year 1989, and about $17.5 million was budgeted for utility assistance.

Other information. As part of its internal controls, FEMA requires all EFS grantees to have an annual audit, retain all pertinent records for 3 years, and submit financial status reports to the local boards. Furthermore, all cash assistance payments are provided directly to landlords, mortgage companies, and utility companies.

Homelessness Prevention Programs Reviewed by GAO

During our review, we reviewed the following programs that were involved in homelessness prevention activities. These programs exemplify the variety of prevention efforts occurring throughout the country. Many other state and local programs carry out similar activities.

California

Eden Council for Hope and Opportunity (ECHO)
770 "A" Street,
Hayward, Calif. 94541
415-581-9380

Emergency Shelter Program
California Department of Housing and Community Development
630 I Street
Sacramento, Calif. 95814
916-324-6330

Legal Aid Eviction Defense Center
1544 West Eighth Street
Los Angeles, Calif. 90017
213-387-9011

Grantmakers Task Force on Homelessness
116 New Montgomery Street, Suite 742
San Francisco, Calif. 94100
415-621-1929

Office on Homelessness
1070 Concord Avenue, Suite 270
Concord, Calif. 94520
415-827-3598

Sacramento Housing and Redevelopment Agency
630 I Street
Sacramento, Calif. 95814
916-440-1327

San Francisco Housing Consortium Clearinghouse
25 Taylor Street
San Francisco, Calif. 94102
415-441-7713

Colorado

Brothers Redevelopment
1111 Osage Street, Suite 210
Denver, Colo. 80204
303-892-8345

Catholic Community Services
200 Josephine Street
Denver, Colo. 80206
303-388-4435

City and County of Denver Department of Social Services
2200 W. Alameda
Denver, Colo. 80223
303-937-2934

Colorado Housing Assistance Corporation
938 Bannock Street, Room 300
Denver, Colo. 80204
303-572-9445

House of Neighborly Services
830 Bridge Street
Brighton, Colo. 80601
303-659-2316

Neighbor to Neighbor
424 Pine Street #102
Fort Collins, Colo. 80524
303-484-7498

Connecticut

Security Deposit Assistance Program
Connecticut Department of Human Resources
1049 Asylum Avenue
Hartford, Conn. 06105
203-566-4369

Eviction Intervention and Mediation Pilot Program
Connecticut Department of Human Resources, Public Information Office
1049 Asylum Avenue
Hartford, Conn. 06105
203-566-4369

Georgia

Christian Emergency Help Centers
465 Boulevard, S.E.
Atlanta, Ga. 30312
404-622-2235

Dekalb Economic Opportunity Authority, Inc.
3597 Covington Highway
Decatur, Ga. 30032
404-292-2166

Dekalb/Fulton Housing Counseling Center
42 Spring Street, S.W.
Atlanta, Ga. 30303
404-588-3623

Metropolitan Emergency Assistance Fund
Metropolitan Foundation
50 Hurt Plaza, Atlanta, Ga. 30303
404-688-5525

St. Vincent De Paul, Inc.
26 Third Street, N.W.
Atlanta, Ga. 30308
404-874-6990

Iowa

Polk County General Relief Fund
Polk County Department of Social Services
City View Plaza
1200 University, Second floor-Suite A
Des Moines, Iowa 50314-2330
515-286-3434

Prairiefire
550 Eleventh Street
Des Moines, Iowa 50309
515-244-5671

Southern Iowa Economic Development Association (SIEDA)
226 West Main Street
Ottumwa, Iowa 52501
515-682-8741

Maryland

Homeless Persons Representation Project
520 West Fayette Street
Baltimore, Md. 21201
301-685-6589

Maryland Rental Allowance Program
Maryland Department of Housing and Community Development
45 Calvert Street
Annapolis, Md. 21401-1907
301-974-2076

Housing Counselor Program
Maryland Department of Human Resources
311 West Saratoga, Room 229
Baltimore, Md. 21201
301-333-0150

Home Owners Emergency Mortgage Assistance Program
Maryland Department of Housing and Community Development
45 Calvert Street
Annapolis, Md. 21401
301-974-2802

New Jersey

New Jersey Homelessness Prevention Program
Department of Community Affairs, CN-811
Trenton, N.J. 08625-0811
609-633-6202

New York

New York City Housing Court Liaison Program
NYC Human Resources Administration, Income Maintenance Division
250 Church Street
New York, N.Y. 10013
212-553-5105

Family Anti-Eviction Project
Legal Aid Society
11 Park Place
New York, N.Y. 10007
212-267-4642

Westchester County Eviction Prevention Project
Westchester County Department of Social Services
112 East Post Road
White Plains, N.Y. 10601
914-285-5416

New York State Homelessness Prevention Program
New York State Department of Social Services
40 North Pearl Street
Albany, N.Y. 12207
518-473-7039

Pennsylvania

Housing Assistance Program
Pennsylvania Department of Public Welfare, Office of Social Programs
DPW Complex 3
901 N. Seventh Street
Harrisburg, Pa. 17120
717-783-2215

Homeowners Emergency Mortgage Assistance Program
Pennsylvania Housing Finance Agency
2101 North Front Street, Box 15530
Harrisburg, Pa. 17105-5530
717-780-3940

Home Ownership Protective Effort (HOPE)
133 Seventh Street
McKeesport, Pa. 15134
412-664-1590

Philadelphia Urban Coalition
121 North Broad Street, Sixth Floor
Philadelphia, Pa. 19107
215-977-2827

Washington

Central Area Motivation Program (CAMP)
722 18th Avenue
Seattle, Wash. 98122
206-329-4111

Fremont Public Association
3601 Fremont Avenue
Seattle, Wash. 98103
206-634-2222

Salvation Army (Seattle)
925 E. Pike Street
Seattle, Wash. 98012
206-325-8101

Salvation Army (Olympia)
418 S. Plum Street
Olympia, Wash. 98501
206-352-5268

South King County Multi-Service Center
1505 South 356th Street
Federal Way, Wash. 98003
206-838-6810

The Multi Service Centers of North and East King County
18220 96th Avenue
Bothell, Wash. 98011
206-485-6521

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